

Certificate Number: 03088-NJ-DE-032007185

Bankruptcy Case Number: 18-30084



03088-NJ-DE-032007185

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 8, 2018, at 1:07 o'clock PM CST, Anita M Muller completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 8, 2018 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor